

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tracy Y Taylor
 Debtor

Case No. 18-17997-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Oct 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2019.

db	+Tracy Y Taylor, 2113-15 West Hunting Park Avenue, Philadelphia, PA 19140-2815
cr	+M&T BANK, c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14261930	+M&T BANK, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14240972	+M&T BANK (P), LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE, NY 14221-7748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Oct 04 2019 03:07:12 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 04 2019 03:06:57 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 04 2019 03:07:05 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 04 2019 03:05:38 BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+E-mail/Text: megan.harper@phila.gov Oct 04 2019 03:07:12 CITY OF PHILADELPHIA, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division, Philadelphia, PA 19102-1613
cr	+E-mail/PDF: gecsed@recoverycorp.com Oct 04 2019 03:05:11 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14240969	+E-mail/Text: camanagement@mtb.com Oct 04 2019 03:06:47 M & T, PO BOX 840, Buffalo, NY 14240-0840
14240970	E-mail/Text: camanagement@mtb.com Oct 04 2019 03:06:47 M & T Bank, 1100 Wehrle Drive, Buffalo, NY 14221
14271732	E-mail/Text: camanagement@mtb.com Oct 04 2019 03:06:47 M & T Bank, P.O. Box 840, Buffalo, NY 14240
14240971	E-mail/Text: camanagement@mtb.com Oct 04 2019 03:06:47 M&T Bank, PO BOX 1056, Buffalo, NY 14240

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

KEVIN G. MCDONALD	on behalf of Creditor	M&T BANK	bkgroup@kmlawgroup.com
PAMELA ELCHESTER THURMOND	on behalf of Creditor	CITY OF PHILADELPHIA	pamela.thurmond@phila.gov,
karena.blaylock@phila.gov			
STEPHEN MATTHEW DUNNE	on behalf of Debtor Tracy Y Taylor	bestcasestephen@gmail.com,	
dunnesr74587@notify.bestcase.com			
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov		
WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com,	philaecf@gmail.com	

TOTAL: 5

Stip does not directly
affect confirmed plan

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Tracy Y. Taylor aka Tracy Taylor aka Tracy Y
Taylor-Barkley dba Taylor's Personal Care Home
LLC

Debtor

M&T BANK

Movant

vs.

Tracy Y. Taylor aka Tracy Taylor aka Tracy Y
Taylor-Barkley dba Taylor's Personal Care Home
LLC

Debtor

William C. Miller, Esquire

Trustee

CHAPTER 13

NO. 18-17997 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as
follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's
residence is **\$9,775.20**, which breaks down as follows;

Post-Petition Payments:	June 2019 to September 2019 at \$2,590.65/month
Suspense Balance:	\$587.40
Total Post-Petition Arrears	\$9,775.20

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the Court approving this Stipulation, the Debtor shall
make a down payment in the amount of **\$7,000.00**;

b). Beginning on October 1, 2019 and continuing through March 1, 2020, until the
arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$2,590.65** on the
mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each
month (with late charges being assessed after the 15th of the month), plus an installment payment of
\$462.54 from October 2019 to February 2020 and \$462.50 for March 2020 towards the
arrearages on or before the last day of each month at the address below;

M&T BANK
P.O. BOX 62182
BALTIMORE, MD 21264-2182

Overnight Mail

M&T BANK
1 Fountain Plaza 7F
Buffalo, NY 14203

Payment by Phone

M&T Bank: 800-724-2224
or
Bayview Customer Service: 866-709-3400

c). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: September 20, 2019

By: /s/ Kevin G. McDonald, Esquire
Attorney for Movant

Date: September 27, 2019

/s/ Stephen Matthew Dunne, Esquire
Stephen Matthew Dunne, Esquire
Attorney for Debtor

Date: October 1, 2019



William C. Miller, Esquire
Chapter 13 Trustee

NO OBJECTION

*without prejudice to any
trustee rights and remedies.

ORDER

Approved by the Court this 3rd day of October, 2019. However, the court
retains discretion regarding entry of any further order.


Bankruptcy Judge
Eric L. Frank